

Name	Chris Kearney	
Policy Number	H493029	H538069
ERC %	.2750, Lifetime	1600, Lifetime
Benefit	.67.1%	100%
Reserve	.317,171	184,536
Issued	5/28/90	5/28/91
date of Birth	[REDACTED]	
Occupation	.manufacturers rep	
Diagnosis	.initially back, now depression	
Other Income	.working at reduced schedule per insured	
Date of Loss	.2/8/93	
SSN	[REDACTED]	
AP	.	
Jurisdiction	.OH	

JP attempting financial audit, insured declines
 note travel expenses have increased from 6K pre-disability to 23K in 1995.
 Significant due to claim of depression, also may reflect improper expenses
 note 14K computer training expense in 1994

1. Interview insured re duties
2. financial audit
3. possible surveillance at a later date
4. records from Dr. Ambrose Perduk, 11071 Main St., Cincinnati, OH 45241
5. field visit
6. 93-96 tax returns
7. review records from divorce in 1994 re financial info. - ERC can help locate

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